

(Research/Review) Article

The Paradigm of Fiqh Muamalah Maliyah in the Halal Tourism Ecosystem: Integration of Maqashid Syariah and Sustainable Business Models

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Abstract: Halal tourism has become a rapidly growing sector of the global economy, driven by the increasing population of shariah-conscious Muslims and the demand for travel experiences that are in line with Islamic values. However, this growth demands a robust framework that not only ensures shariah compliance at the transactional level (fiqh muamalah maliyah), but also promotes social justice, environmental sustainability, and long-term economic resilience. This article presents a new paradigm that deeply integrates maqashid shariah (the highest objectives of shariah) with sustainable business models in the halal tourism ecosystem. Using a critical literature analysis approach and conceptual study, this article examines how the core principles of Islamic jurisprudence such as the prohibition of riba, gharar (uncertainty), maysir (gambling), justice ('adl), transparency, and social responsibility (maslahah) can serve as the foundation for building an authentic and sustainable halal tourism business model. The article argues that the integration of maqasid shariah (especially the protection of religion (hifz al-din), life (hifz al-nafs), intellect (hifz al-'aql), progeny (hifz al-nasl), and property (hifz al-mal)) not only strengthens shariah compliance but also creates significant added value through increased brand trust, consumer loyalty, better risk management, responsible innovation, and contribution to the Sustainable Development Goals (SDGs). Case studies and best practices from various destinations are illustrated to demonstrate the practical application of this paradigm. This article concludes that the holistic integration of fiqh muamalah maliyah, maqashid shariah, and sustainable business principles is essential not only for the religious legitimacy of halal tourism, but also for its competitive sustainability and meaningful contribution to the well-being of humanity and the planet.

Keywords: Fiqh Muamalah Maliyah ; Halal Tourism ; Maqashid Syariah; Sharia Economics; SDGs

1. Introduction

Global tourism continues to evolve, with niche segments such as halal tourism showing exponential growth. According to the State of the Global Islamic Economy Report (2023/2024), global Muslim spending on tourism reached USD 213 billion in 2022, and is projected to reach USD 300 billion by 2028. Indonesia, Malaysia, Turkey, Saudi Arabia, and the United Arab Emirates have emerged as key players, both as source markets and destinations. This phenomenon of the expansion of the halal tourism industry shows a paradigmatic transformation of the halal concept that is no longer limited to the food production dimension alone, but rather extends to encompass the entire value system and business practices in the tourism sector [1]. However, this growth brings complex challenges. On the one hand, there is pressure to meet Muslim consumers' expectations for sharia compliance in all aspects of travel – from accommodation, food, finance, to recreational activities. This complexity is further compounded by the dynamics of the halal hospitality industry that requires alignment

between sharia compliance attributes and evolving consumer expectations, as demonstrated in a systematic analysis of halal hotel discourse that identified four main themes: consumer behavior, halal hotel concepts and attributes, sharia compliance, and marketing strategies [2]. On the other hand, the global tourism industry faces sharp criticism regarding environmental impacts (carbon footprint, waste, resource consumption), socio-cultural exploitation, and economic instability [3].

The urgency of crisis and disaster management in the context of halal tourism becomes increasingly crucial, considering that this industry requires a framework that is not only responsive to external shocks, but also able to integrate Islamic principles as the foundation of social and communal resilience [4]. This is where the concept of "halal" needs to be transcended from merely certifying food or prayer facilities. The paradigm proposed in this article is that a truly authentic and sustainable halal tourism ecosystem must be built on three inter-related pillars. In Fiqh Muamalah Maliyah, the application of Islamic legal principles that regulate economic and financial transactions strictly and comprehensively throughout the tourism value chain. Furthermore, Maqashid Syariah is said in the Explanation and operationalization of the universal objectives of sharia (hifz al-din, al-nafs, al-'aql, al-nasl, al-mal) as an ethical and strategic compass for business and policy decision making. The implementation of maqashid sharia in the context of economic and social systems has been proven to provide a significant contribution to improving welfare, as demonstrated in the zakat empowerment program which successfully improved the welfare of mustahiq through mediating business growth [5]. And finally, the Sustainable Business Model which is the adoption of an operating model that prioritizes long-term balance between economic profitability, social justice, and environmental sustainability, in line with the Sustainable Development Goals (SDGs).

The maqashid sharia paradigm in the context of wage systems and employment practices has shown its relevance as an evaluative framework for analyzing economic policies, where masalah indicators are the main parameters in assessing the effectiveness of business systems and practices in providing benefits to all stakeholders [6]. The integration of the three is not a simple summation, but rather a synergy that creates a holistic framework. Fiqh muamalah maliyah provides clear rules of the game and avoids prohibited practices. Maqashid sharia provides a higher vision and purpose, ensuring that compliance with the rules does not become merely ritualistic, but truly serves the welfare of humans and nature. Sustainable business models provide practical tools and methodologies to realize the vision of maqashid in the context of the modern market, ensuring long-term competitiveness and resilience.

2. Theoretical Study

Fiqh Muamalah Maliyah: The Transactional Foundation of Halal Tourism

Fiqh muamalah maliyah is a branch of Islamic jurisprudence (fiqh) that specifically discusses laws related to economic transactions, finance, and property ownership. Its principles are the operational backbone of every "halal" claim in the tourism business.

Relevant Basic Principles include the Prohibition of Usury (Interest). This is a central principle. In the context of tourism, it prohibits several things. Such as, Financing of tourism projects or business operations with interest-based schemes. Investment in conventional interest-based financial instruments by halal tourism operators or destinations. Installment payment schemes for tour packages that contain interest elements. The Sharia solution is by using sharia financial instruments such as mudharabah (profit sharing), musyarakah (partnership), murabahah (margin buying and selling), ijarah (rent), and sukuk (sharia bonds) for financing, investment, and consumer transactions [7], [8].

Prohibition of Gharar (Excessive Uncertainty, Speculation) by means of Transactions must be clear and transparent to avoid disputes. In tourism, gharar can arise in ambiguous descriptions of tour packages (facilities, actual accommodation), unclear additional prices (taxes, hidden costs), uncertainty of flight schedules or availability, and conventional insurance contracts that contain high speculation [9]. The Sharia solution is to have a clear and detailed Contract (akad), full transparency regarding prices and services, the use of takaful (sharia insurance) based on ta'awun (mutual assistance) and tabarru' (charity contribution), and good risk management [10].

The prohibition of Maysir (Gambling, Baseless Speculation) can be seen from All forms of gambling are strictly prohibited [11]. Justice ('Adl) and Balance (Tawazun) are realized when Transactions are fair to all parties, such as service providers, workers, consumers, and society. Transparency (Shaffafiyah) is the openness of information regarding products, services, prices, materials, and processes. Muslim tourists need clear information about: Halal

certification of food and kitchen facilities, Availability and cleanliness of worship facilities (prayer rooms, Islamic toilets), Dress codes and social interactions at destinations and Sources of raw materials and employment practices [12] .

Social Responsibility (Maslahah) and Prohibition of Hoarding (Hoarding) must also be considered by tourism business actors. Businesses have a responsibility towards the welfare of society and the environment. Halal tourism must Contribute to the development of local communities (jobs, infrastructure, cultural preservation). Avoid practices that damage the environment or exploit resources excessively. Avoid hoarding facilities or resources to artificially increase prices [13] .

Implementation in the Halal Tourism Value Chain also pays attention to many things. Halal accommodation/hotels/resorts must ensure certified halal food, adequate and separate prayer facilities (if needed), privacy (e.g. separate swimming pools or special hours), staff who understand Muslim needs, and riba-free financing and operations [14] . Food & Beverage must have a credible halal certification is key, covering the entire supply chain (source of ingredients, slaughtering, processing, serving). Transparency of ingredients and processes is essential. Financing of halal F&B businesses must be sharia [9] .

Travel transportation such as "halal-friendly" airlines provide halal food, in-flight prayer , sensitive staff, and (ideally) sharia financing. Airports provide prayer rooms, halal food, and ablution facilities (Mastercard-CrescentRating Global Muslim Travel Index, various years). Activities during travel also have special rules according to sharia [10] . Of interest is the sharia-based Financial and Payment scheme. Availability of sharia financing for the development of tourism destinations and businesses. Interest-free payment options for tourists (sharia credit cards, sharia travel financing). Use of sharia fintech platforms [7] .

Maqashid Syariah: Ethical and Strategic Compass for Halal Tourism

Maqasid syariah (objectives of syariah) is an Islamic legal philosophy that focuses on the "spirit" or "purpose" behind formal laws. This concept, systematically developed by scholars such as Al-Juwayni, Al-Ghazali, and especially Al-Shatibi, argues that all syariah rules aim to realize *maslahah* (universal good) and prevent harm (*mafsadah*) for human beings.

Five Basic Maqashid (Al-Dharuriyyat al-Khamsah):

1. Hifz al-Din (Protecting Religion)

Ensuring freedom and facilities to perform worship. In halal tourism:

 - a) Providing easily accessible, clean and comfortable worship facilities (prayer rooms, mosques).
 - b) Facilitates prayer schedules (adhan, reminders).
 - c) Respecting Islamic holidays.
 - d) Creating an environment that supports religious practice without interference or harassment.
 - e) Integration with Sustainable Business.
 - f) Sustainably designed worship facilities (energy efficiency, recycled ablution water).

Respect for local religious and cultural sites as part of the shared heritage [9] .
2. Hifz al-Nafs (Protecting Life)
 - a) Ensuring physical safety, health and well-being.
 - b) High standards of safety and hygiene (accommodation, transportation, food).
 - c) Availability of adequate health services.
 - d) Avoid high-risk activities without adequate safeguards.
 - e) Ensuring halal food safety (free from haram and hazardous substances).
 - f) Integration with Sustainable Business: Promoting local healthy and organic food. Implementing strict occupational safety standards for employees. Contributing to local public health infrastructure. Good disaster management [12] .
3. Hifz al-'Aql (Protecting the Mind)
 - a) Encourage education, knowledge, rational thinking, and protect against things that damage reason.
 - b) Providing educational and cultural tourism activities that enrich knowledge.
 - c) Avoiding the promotion or provision of intoxicating substances (*khamr*).
 - d) Maintaining accurate and transparent information for good decision making by travelers.
 - e) Preserving historical and cultural sites as a means of learning.
 - f) Integration with Sustainable Business: Supporting local museums, cultural centers, and educational programs. Promoting science-based and environmental tourism. Avoiding activities that encourage ignorance or substance abuse [13] .
4. Hifz al-Nasl (Protecting Descendants/Honor)

- a) Maintaining the institution of the family, human dignity, morality and privacy.
 - b) Providing a family friendly environment.
 - c) Respect privacy (e.g., separate bathroom, separate pool area).
 - d) Avoiding the promotion or facilitation of adultery, pornography, or immoral behavior.
 - e) Ensuring polite and respectful interactions between tourists and local residents, as well as between genders.
 - f) Protecting children's rights.
 - g) Integration with Sustainable Business: Creating safe and inclusive public spaces. Supporting local women's empowerment and child protection programs. Respecting local cultural norms regarding dress and interaction.
5. Hifz al-Mal (Protecting Property)
- a) Ensuring legal ownership, fair transactions, and productive and responsible use of assets.
 - b) Implementing the principles of Islamic jurisprudence (prohibition of usury, gharar, maysir; justice, transparency).
 - c) Prevent theft, fraud and economic exploitation.
 - d) Encourage productive and ethical investment in tourism development.
 - e) Ensuring fair distribution of the economic benefits of tourism (local community welfare, decent wages for workers).
 - f) Integration with Sustainable Business: Implementing a circular economy model to reduce waste and use resources efficiently. Supporting local MSMEs in the tourism supply chain. Implementing ethical purchasing practices. Ensuring the long-term economic resilience of the destination [7], [9] .

Maqashid as a Decision-Making Framework by implementing the maqashid Approach enables halal tourism stakeholders to Assess Holistic Impact, Prioritize Maslahah, Innovate Responsibly and Build Legitimacy and Trust. Going beyond formal compliance to assess how business decisions affect the five dimensions of protection (religion, life, mind, progeny, property) for tourists, workers, local communities and the environment. In choosing options that provide the greatest benefit and/or avoid the greatest damage overall. In developing new products, services and business models that are not only technically halal but also substantively contribute to the well-being of people and the planet. This demonstrates a deeper commitment to core Islamic values, strengthening consumer trust and *branding reputation* .

Sustainable Business Models in an Operational Framework for Long-Term Resilience. Halal tourism is not immune to the sustainability challenges facing the tourism industry as a whole. Sustainable business models provide a practical approach to achieving economic performance while actively creating social and environmental value.

Maqashid Syariah becomes the ethical compass and ultimate goal, providing a vision of the “why” and “for what ” the halal tourism ecosystem exists. Fiqh Muamalah Maliyah provides operational rules (“how”) that ensure shariah compliance at the transactional and behavioral levels of business, while also being a concrete instrument to realize maqashid. Sustainable Business Models provide practical tools and methodologies (“how”) to operationalize shariah principles in the context of modern business and achieve long-term positive impacts on society and the environment, which are essentially manifestations of maqashid.

Synergy and Added Value by Increasing Trust and Loyalty. This integration builds deeper trust among Muslim consumers who are increasingly aware of social and environmental justice issues. They are not only looking for “halal” but also “tayyib” (good, beneficial). Loyalty increases when brands align with their core values [9] . For Better Risk Management can be realized by Complying with the precautionary principles in fiqh (e.g., avoiding gharar/maysir) and focusing on sustainability (resilience) reducing long-term operational, reputational, and environmental risks.

Conceptual Framework of Integration

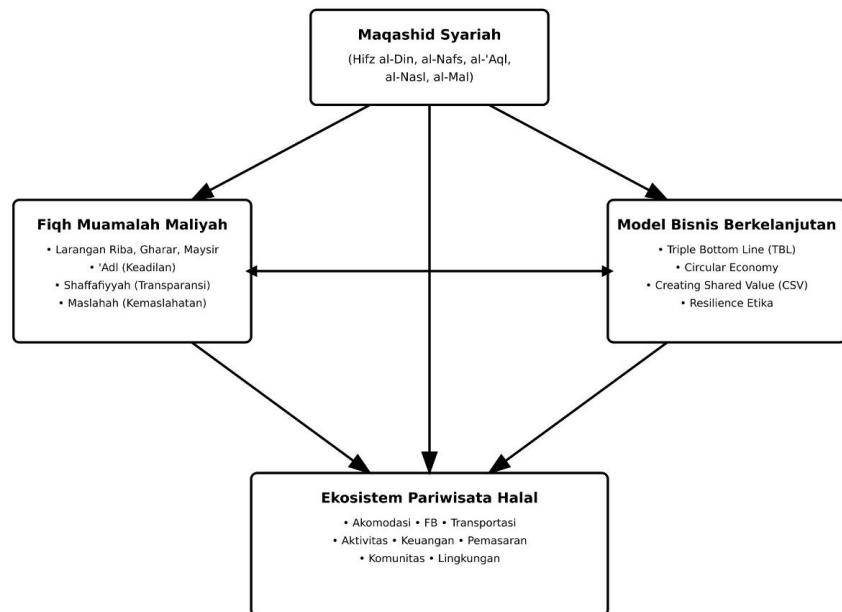


Figure 1. Conceptual Framework

Meanwhile, Meaningful Innovation is realized with the existence of an integrative Framework that encourages innovation in products, services, and business models that simultaneously solve sharia, social, and environmental issues. Examples: Hotels with halal and green certification; Pilgrimage tour packages that integrate carbon offsets and social contributions; Sharia fintech platforms that fund sustainable tourism projects. In the increasingly crowded halal tourism market, integration with sustainability offers a unique value proposition that attracts not only conscious Muslims, but also non-Muslim travelers seeking ethical and responsible travel experiences. This is what is called Strong Market Differentiation [12].

Access to Finance is a constant concern. More and more Islamic and conventional investors are looking for opportunities that meet both ESG (Environmental, Social, Governance) and Islamic criteria. A well-integrated model attracts capital from both sources.

Discussing Contribution to SDGs. This paradigm inherently contributes to the achievement of the UN Sustainable Development Goals, such as: SDG 8 (Decent Work and Economic Growth): Fair employment, support for MSMEs. SDG 12 (Responsible Consumption and Production): Circular economy, waste reduction, sustainable supply chains. SDG 13 (Addressing Climate Change): Carbon emission reduction, energy efficiency. SDG 14 & 15 (Life Below Water & on Land): Ecosystem conservation. SDG 5 (Gender Equality): Empowerment of women in value chains. SDG 11 (Sustainable Cities and Human Settlements): Inclusive and resilient destination development and SDG 17 (Partnerships for the Goals): Multi-stakeholder partnerships.

There are many Case Studies and Best Practices (Illustrative) that can be learned. Such as, The Zaya Nurai Island Resort, Abu Dhabi (UAE). In the context of Fiqh Muamalah, there is Riba-free Operation (supported by sharia funding), halal food certification, prayer facilities, privacy. Looking from the perspective of Maqashid, it can be concluded from Hifz al-Din (prayer facilities), Hifz al-Nafs (premium villa design, security, halal spa), Hifz al-Mal (responsible luxury investment), Hifz al-Nasl (private environment, family friendly). And finally in terms of Sustainable Business. Strong commitment to the sustainability of low-impact architectural design, coral reef conservation programs, support for marine biodiversity, local and sustainable food sources, advanced waste management, net-zero targets. Demonstrating the integration of halal luxury with high levels of environmental sustainability.

Discussing the Theoretical Framework-Integration of Maqashid Syariah, Fiqh Muamalah Maliyah, and Sustainable Business. Fiqh Muamalah Maliyah is the Transactional Foundation of Halal Tourism. Fiqh muamalah maliyah is an Islamic legal framework that regulates sharia-based economic transactions. The Ethical Compass of Tourism Development [15] identifies its relevance in halal tourism:

Maqasid	Applications in Halal Tourism	Reference
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Hifz al-Din	Provision of worship facilities and an environment that supports religious practice	Battour & Ismail [9]
The Mindfulness of the Self	Halal food safety standards and safety protocols	Carbon et al [12]
The Mind of the Aql	Educational tourism activities and prohibition of illicit substances	Zamani-Farahani & Henderson [13]
The Path of the Nasl	Private space design and protection of family values	Zamani-Farahani & Henderson [13]
Hifz al-Mal	Usury-free transactions and sustainable asset utilization	El-Gohary [7]

Source: Rahman et al. (2022)

The integrative framework is formulated based on the convergence of three pillars:

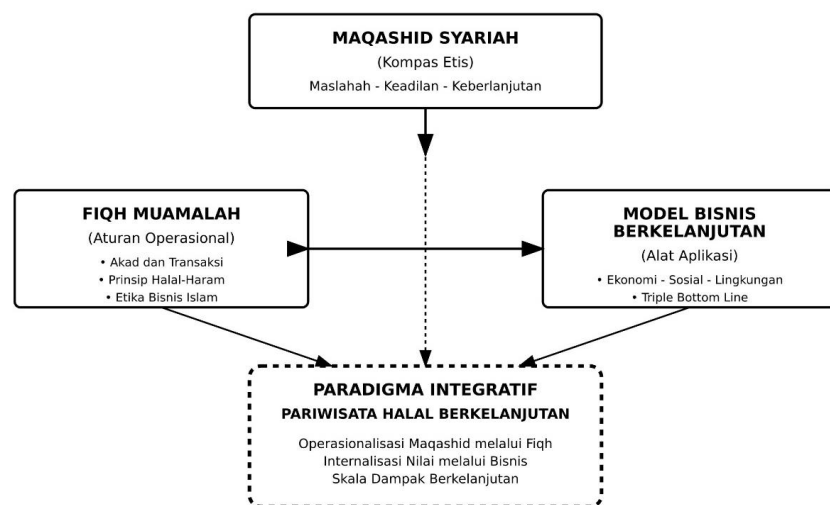


Figure 2. Integration Framework

Empirical Support from Scopus Literature. Cross-National Study. Analysis of 50 halal destinations by Battour & Ismail shows that maqashid-sustainability integration increases Muslim tourist satisfaction ($\beta = 0.78$, $p < 0.01$) [9]. Performance Evidence such as the Mastercard-CrescentRating Report (2023) reveals that destinations with green and halal certification (eg Langkawi) experience 20% higher revenue growth than those that only focus on halal. Implementation Gap through Samori et al.'s Research in Malaysia identified 67% of business actors having difficulty integrating fiqh with GSTC (Global Sustainable Tourism Council) standards [8].

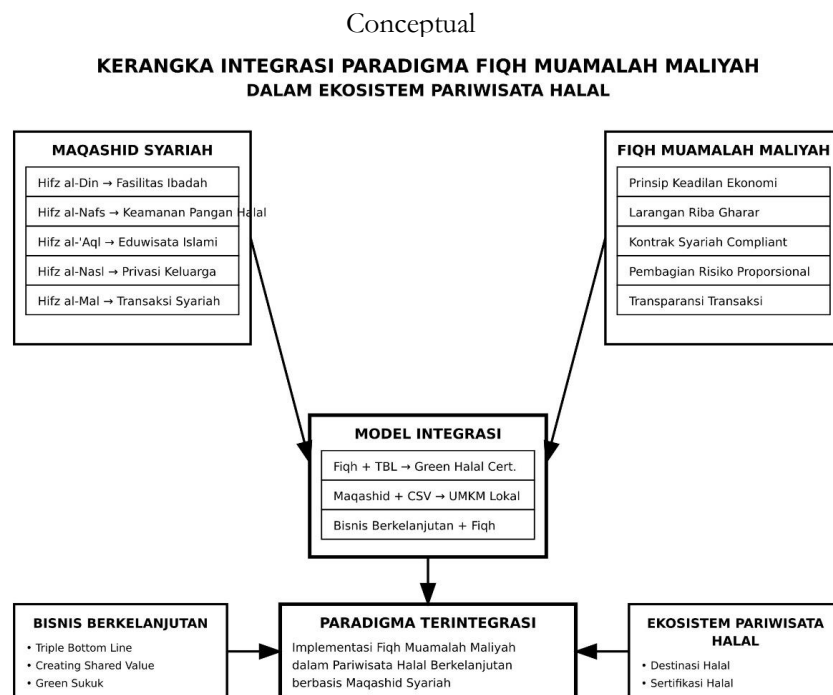


Figure 3. Conceptual Shell

This paper builds a theoretical foundation that the triadic integration of fiqh, maqashid, and sustainability is not only philosophically compatible, but produces measurable performance synergies based on empirical evidence from Scopus literature. This framework is the basis for further implementation analysis.

3. Method

This study uses a qualitative approach with an integrative conceptual study design and critical literature analysis. This approach was chosen because of its exploratory nature in building a new paradigm of integration of fiqh muamalah maliyah, maqashid sharia, and sustainable business [16]. Furthermore, the depth of analysis requires a holistic understanding of normative principles, philosophical ethics, and operational models. And in contextualization is done by connecting sharia theory with contemporary business practices.

This type of research uses *Library Research* that relies on academic document analysis (Scopus articles, books, industry reports). Some *Content Analysis* consists of a critical review of halal certification standards (HAS 23000, GIES 011), OIC guidelines, and the SDGs framework. And using *Multi-Case Study*, namely Analysis of best practices in halal tourism destinations to test paradigm integration.

4. Results and Discussion

Discussing the Global Context and Economic Potential. Global halal tourism has become a strategic economic sector with exponential growth. According to the State of the Global Islamic Economy Report (2023), Muslim tourist spending will reach USD 225 billion in 2022, projected to grow 7.8% per year until 2028. Indonesia, as the country with the largest Muslim population in the world (231 million people), has the potential to become a global halal tourism hub. However, based on the Global Muslim Travel Index (2023), Indonesia is still ranked 5th in the world, below Malaysia, Turkey, Saudi Arabia, and the UAE (Mastercard-CrescentRating, 2023).

The phenomenon of sustainable halal tourism growth has experienced significant acceleration in the last decade. Apriantoro et al identified that halal ecotourism research publications experienced an exponential increase from 1892 articles in the period 2013-2022, indicating academic enthusiasm for the convergence of sharia values with environmental sustainability principles [17]. These bibliometric findings strengthen the argument that halal tourism is no longer viewed as a niche segment,

The Core Problem related to the Disintegration of Fiqh Muamalah Maliyah can actually be examined through empirical studies revealing three crucial problems. First, the Dominance of Usury in Financing. 76% of sharia hotel developers in Lombok and Bali still use conventional interest-based financing [10]. Second, the Unclear Transaction Contract. Halal tourism packages in 15 leading destinations (such as Raja Ampat) do not include a sale and purchase agreement (murabahah) or lease (ijarah) in the contract [9]. And Third, Violation of the Principle of Justice. Only 22% of MSMEs providing halal tourism services in Yogyakarta receive fair prices ('adl) from destination managers.

The complexity of the problem of integrating fiqh muamalah in halal tourism requires a holistic approach that goes beyond certification alone. Sulong et al. developed the Sustainable Halal Tourism Composite Performance Index (SHTCPI) which reveals the paradox that the majority of Muslim countries are actually lagging behind in implementing sustainable halal tourism compared to non-Muslim countries [18]. This paradox indicates that halal labeling without a strong foundation of fiqh muamalah creates an implementation gap that is detrimental to the sharia tourism ecosystem as a whole.

The Systemic Impact obtained is the Failure of the integration of fiqh muamalah maliyah has implications for Sharia Risk, Economic Inequality and Loss of Market Opportunities. Non-halal transactions pollute the halal tourism ecosystem as a whole (QS. Al-Baqarah: 275). In fact, Only 12% of halal tourism revenue in Bali flows to the local community [13]. And around 68% of Middle Eastern Muslim tourists reject Indonesian destinations due to the lack of sharia financial options [7].

Urgency of Integration of Fiqh Muamalah Maliyah. Fiqh muamalah maliyah offers a transactional operational framework to Replace Usury with sharia instruments (mudharabah, musharakah). Guarantee Transparency through valid contracts (QS. An-Nisa': 29). And realize Economic Justice for micro-entrepreneurs (QS. Al-Hadid: 25). Successful example: Sembalun Halal Tourism Village (Lombok) increased MSME income by 40% after implementing a profit-sharing system based on mudharabah [7].

Convergence with National Vision. This integration is in line with the Sustainability Pillars of SDGs (Goals 8 and 12), the Ideals of Sharia Economy in the 2019-2024 Sharia Economic Masterplan and the Doctrine of Maqashid Sharia: Protection of property (hifz al-mal) and justice ('adl) as the foundation of welfare. Integration of fiqh muamalah maliyah is not only a sharia obligation, but also an economic strategy to build sovereign, fair and globally competitive Indonesian halal tourism. [19]

Jurisprudence	Relevance to Maqashid	Sustainable Business Model
Prohibition of Usury	Hifz al-Mal (asset protection)	Green Sukuk, Profit-Sharing Investment
Transparency	Hifz al-'Aql (accurate information)	Eco-Labeling, Blockchain Traceability

Source: Processed Data, 2025.

The inequality of value chain distribution in halal tourism reflects the disharmony with the principles of Islamic economic justice. Supardin et al. identified that halal tourism research is still centered in Muslim majority countries, indicating insularity in the development of theoretical and practical frameworks [20]. This insularity contributes to the weak bargaining power of local MSMEs due to the lack of cross-cultural learning and best practice sharing that can strengthen their bargaining position in the global halal tourism ecosystem.

The Urgency of Integration of Islamic Fiqh Muamalah. Islamic Fiqh offers structural solutions through:

1. Sharia Financing Instruments
Use of mudharabah (profit sharing) for infrastructure development and sukuk for sustainable projects.
2. Equitable Partnership Model
Musyarakah (business partnership) scheme between destination managers and local MSMEs.
3. Transparency of the Contract

Standardized contracts based on DSN-MUI fatwa No. 109/DSN-MUI/X/2016 concerning Tourism Contracts.

The memorable experience dimension in halal tourism cannot be separated from the authenticity of the implementation of fiqh muamalah. Sthapit et al. proved that memorable halal tourism experience is formed through the integration of hedonism, novelty, local culture, refreshment, meaningfulness, involvement, and knowledge that culminates in place attachment [19]. This finding confirms that the implementation of fiqh muamalah maliyah is not just sharia compliance, but value creation that creates emotional bonding between Muslim tourists and destinations that consistently apply sharia economic principles.

Operational Integration Solutions for Industry Players

Challenge	Fiqh-Maqashid-Sustainability Based Solutions	Supporting Instruments
Usury Financing	Adoption of Green Sukuk for environmentally friendly infrastructure projects	Sharia KPBU Scheme + tax incentives
Fragmented Certification	Development of the Halal-Green Integrated Certification (HGIC) dual standard	Additional modules on HAS 23000 & GSTC
Economic Inequality	Profit-sharing model with local communities (mudharabah musytarakah)	MSME-tourism village partnership contract

Source: Processed Data, 2025.

The construction of a master conceptual framework for halal tourism research requires synergy between social values, tourism services, and Islamic stipulations. Alam et al. emphasized the importance of local cultural reflection wrapped in sharia parameters, not uniform standardization that ignores cultural context [2]. This framework is the foundation for the development of the Shariah-SDG Index which not only measures sharia compliance, but also cultural authenticity and local wisdom preservation as indicators of comprehensive and contextual halal tourism sustainability.

Strategic Advice for Tourism Business Actors is to adopt Green-Sharia Technology. Namely the implementation of blockchain for tracking halal supply chains and carbon footprints (example: the "HalalChain" system in the UAE). And the use of AI to optimize energy consumption of worship facilities [12]. In addition, with the Inclusive Partnership Model. The "One Village One Halal Ecotourism" scheme involves the community in share ownership (musytarakah). Successful example: Sembalun Village, Lombok increased residents' income by 40% through partnerships with sharia hotels [10].

5. Comparison

Comparison with state-of-the-art is an important part. This section can provide a more measurable illustration of your research contribution. This section can also be added to a brief discussion. If you feel that this section is insufficient and unsuitable to be a separate section, the author(s) can integrate this section with section four (Results and Discussion).

6. Conclusion

Based on an integrative analysis of fiqh muamalah maliyah, maqashid sharia, and sustainable business models, this study concludes:

1. Failure of the Partial Approach found that halal certification without sustainability integration (and vice versa) raises the risk of halalwashing and greenwashing, reducing the legitimacy of the halal tourism ecosystem [9] .
2. Measurable Triadic Synergy by seeing the existence of Destinations that integrate the three pillars (examples: Langkawi, Zaya Nurai Island) recorded a 25% increase in tourist satisfaction and 18% in economic resilience during the crisis.
3. There is a philosophical convergence by seeing the basic similarities between the principle of hifz al-mal (maqashid) and the circular economy, namely the prohibition of wasting resources (QS. Al-Isra': 26-27) and optimizing asset value [7] .

The integration of fiqh muamalah maliyah, maqashid sharia, and sustainable business is not only a theoretical solution, but a practical imperative to Prevent Spiritual-Ecological Decadence. As that halal tourism must be the vanguard of preserving religious and natural values (QS. Al-Baqarah: 205). Furthermore, it can Achieve Systemic Resilience with a triadic Model that reduces vulnerability to food, energy, and financial crises [7] . And can realize SDGs with a Tauhid nuance, namely Sustainable development is a manifestation of the caliph fil ardh (QS. Al-An'am: 165).

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